Fees & Fee Payment

How much do I owe?
Check your Campus Accounts Receivable System (CARS) account on Bear Facts. CARS is the system that tells you what you owe AND pays out fellowship and financial aid awards. Your CARS statement in Bear Facts will display any balances you owe.

How do I pay?
All payments to your CARS account are made through e-Bill. Students do not receive paper bills. Once a month you will be sent an email notifying you to check your e-Bill account if any activity has occurred in the account. For e-Bill information please see http://studentbilling.berkeley.edu/.

Do I have to pay my full balance due all at once?
No – you can sign up for the Deferred Payment Plan to pay your fall and spring semester registration fees in five monthly installments of 20% each. To sign up, go to: http://studentbilling.berkeley.edu/deferredPay.htm.
Due dates for the installment payments are:

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<th>Installments</th>
<th>Fall Term</th>
<th>Spring Term</th>
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<tr>
<td>1st</td>
<td>August 15</td>
<td>January 15</td>
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<td>2nd</td>
<td>September 15</td>
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<td>3rd</td>
<td>October 15</td>
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<td>4th</td>
<td>November 15</td>
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<td>5th</td>
<td>December 15</td>
<td>May 15</td>
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How do I sign up for Electronic Funds Transfer?
All students are strongly encourage to sign up for Electronic Funds Transfer (EFT) to receive any CARS refunds and student aid payments (including fellowship, stipend and financial aid payments) securely, conveniently, and as quickly as possible. EFT deposits your refunds directly into a designated checking or savings account, eliminating the risk of a lost or stolen refund check. Sign up for EFT at http://eftstudent.berkeley.edu.

Financial Aid Disbursement

Where can I view my financial awards?
You can see your financial awards in MyFinAid. Log into Bear Facts (https://bearfacts.berkeley.edu) and click on the “Financial Aid” link on the top menu to access MyFinAid.

How does financial aid pay out?
When your financial aid awards are ready to pay out, they will be applied automatically to your CARS account.

When will my financial aid pay out?
At least one week prior to the beginning of each semester, your aid will be applied to your CARS account as long as you meet the following criteria:
- You must be enrolled in classes.
- You cannot have any registration blocks.
- Your financial aid file must be complete.

The Financial Aid Office sends financial aid payments to CARS three times per week. Aid will pay fees directly; you do not need to take any action as long as you accepted the loans prior to August 15th. It is advisable to accept loans you expect to pay your fees by late July to avoid any delays in processing.

Does all my money come at the same time?
Your financial aid awards are for the academic year. Half is disbursed in Fall and half in Spring. When funds are first disbursed for the semester some of your aid may not pay out. For example, if you have accepted a loan but you have not completed a master promissory note, the loan will not be disbursed until you have completed the entire loan process.

Can I choose not to have the Financial Aid Office pay my bills in CARS?
Your financial aid must be used to pay registration fees, non-resident tuition, and any current family housing bills, before any refunds can be disbursed to you. You can choose to have other CARS bills not paid automatically in MyFinAid.

How do I pay a CARS balance not covered by financial aid?
If your financial aid payments do not cover all of your CARS charges, you are responsible for paying the remaining balance. You can use any one of the available payment options. You can use the Deferred Payment Plan to pay your semester charges on a monthly plan.

Is it better to not accept all offered aid up front? Can I still accept the student loan aid later if I need it?
You do not have to accept the full amount of student loan aid offered up front. For example, if you are offered $10,000, you can accept $5,000 today but later in the semester, you may decide to take another $2,000 or even the rest of the amount.

How does getting a fellowship or stipend affect my financial aid (student loans)?
Fellowships may affect the financial aid you are offered. As you, your department, the Graduate Fellowships Office or an outside agency report fellowships, fee remissions or other awards, your loan and/or work study offer will be reduced to make room for any new award. You may be required to repay a loan already disbursed if an additional resource results in an "overaward."
I didn’t receive Work-Study as part of my original aid offer but I’m seeing on MyFinAid that I can request to convert loans to Work-Study. Is that so? How do I do that?

Yes, you can request Work-Study even if you had not originally asked for it on your FAFSA. You can convert loans to Work-Study on MyFinAid. For details please see http://financialaid.berkeley.edu/work-study.

What if I received less aid than I need?
Student budgets are assessed based on information provided on the Free Application for Federal Student Aid (FAFSA). If you receive less aid than you think you need, you can submit a Budget Appeal to the Financial Aid Office. See http://financialaid.berkeley.edu/budget-appeal for details and appeal forms.

How do I get an emergency loan?
The Financial Aid and Scholarships Office offers short-term emergency loans to graduate students. These interest-free loans are designed to help students meet unanticipated expenses directly related to the cost of education. See http://financialaid.berkeley.edu/short-term-emergency-loan.

Refunds & Overpayments

Why would I receive a financial aid refund?
After your financial aid is applied to your current CARS account balance, any aid remaining will be refunded to you directly. Be sure to sign up for Electronic Funds Transfer (http://eftstudent.berkeley.edu) to receive refunds directly into your bank account.

Why haven’t I received my refund?
Check with Billing and Payment Services to find out how your awards were disbursed and if you still have a balance. The actual timing of your refund depends on when your financial aid was paid. Financial aid awards are applied directly to registered students’ CARS accounts. Federal Direct Loans are used to pay off any University debts in the following order: current-semester registration fees and tuition, Financial Aid and Scholarships Office adjustments, past due debts, current due receivables, and future due receivables. Funds left over after all charges are paid are refunded to the student.

If you are a fellowship recipient and also receiving a refund from the Financial Aid Office after your fees are paid, this disbursement may be lumped together with your fellowship disbursement. Always be sure to check the amount(s) that are disbursed to you to ensure it all adds up as you expected.

Why do I get billed for financial aid?
You get billed for financial aid when you become ineligible for an award. For example, if you receive a graduate fee remission or other types of outside awards that have not been reported to us you could be billed for some of your Federal Direct Loan that has already been disbursed. If you are billed for a financial aid award, contact the Financial Aid Office.

Fellowships and Other Awards

When will I receive my fellowship or stipend award payment? Do I have to “accept” it in MyFinAid like a financial aid student loan?
If you are receiving a fellowship or stipend of any kind, it will be disbursed around the third week of August. Please note that fellowships and awards may not show up on MyFinAid until they have paid out in August. You do NOT have to “accept” them in MyFinAid the way you do for financial aid loan offers as they are already considered accepted.

Is it true that fees are due before fellowship awards are paid out? How do I pay if I haven’t received my award?
If you plan to use any fellowship money towards fees, then you will need to sign up for the Deferred Payment Plan (http://studentbilling.berkeley.edu//deferredPay.htm) that will enable you to pay a small installment amount towards fees on August 15th (the due date) while you are waiting for your fellowship money to be disbursed to you.

Do I need to self-report my Social Welfare fellowship award in MyFinAid?
If you are receiving ANY other funding other than financial aid loans, please self-report it in MyFinAid (click “Report other Resources” link and follow instructions). Fellowships are not seen in the system until August so it is helpful for you to self-report these in case they affect your financial aid offer.

I am a Title IV-E student. Do I need to inform the Financial Aid Office of that or does the department let them know?
You should self-report all stipend or fellowship awards in MyFinAid because those awards will not show up in the system prior to disbursement.

I am receiving a fellowship from an external source/outside agency. How should I ensure that gets applied to my account?
Checks for awards from outside agencies, including the should be mailed to:
UC Berkeley
Financial Aid & Scholarships Office
18 Sproul Hall #1960
Berkeley, CA 94720-1960

Please request that outside scholarship checks are made payable to “UC Regents.” Be sure to give your donor your student identification number (SID) and ask them to include it with your award. It’s also helpful if the donor includes a letter explaining the award terms when they send the award check to campus.